

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Steven Michael Daggs
Jennifer Lynn Daggs
Debtors

Case No. 13-05648-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 309A

Page 1 of 2
Total Noticed: 31

Date Rcvd: Aug 03, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2016.
db/jdb

+Steven Michael Daggs, Jennifer Lynn Daggs, 418 Hidden Valley Road,
New Cumberland, PA 17070-3076
+Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
+Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
+NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 630267, Irving, TX 75063)
+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
+CARE PLUS OXYGEN OF LEMOYNED, 2233 EAST MAIN STREET, MONTROSE, CO 81401-3831
COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203,
READING, PA 19602-1152
COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
+GECRB/PPXTRMC, PO BOX 965005, ORLANDO, FL 32896-5005
#GIRL SCOUTS CHESAPEAKE BAY, 501 S COLLEGE AVENUE, NEWARK, DE 19713-1301
GRANDVIEW SURGERY CENTER, PO BOX 1265, CAMP HILL, PA 17001-1265
+ORTHOPEDIC INSTITUTE OF PA, 3399 TRINDLE ROAD, CAMP HILL, PA 17011-2286
+PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, MOORPARK, CA 93021-2602
PENNYMAC MORTGAGE CO, LLC, PO BOX 514387, LOS ANGELES, CA 90051-4387
+PNC BANK, 2730 LIBERTY AVENUE, PITTSBURGH, PA 15222-4747
+PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
+PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: DorieMott@aol.com Aug 03 2016 18:43:33 Dorothy L Mott, 125 State Street,
Harrisburg, PA 17101
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Aug 03 2016 18:43:51 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4401258 +EDI: AMEREXPR.COM Aug 03 2016 18:48:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
4445742 EDI: BECKLEE.COM Aug 03 2016 18:48:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4401259 EDI: CAPITALONE.COM Aug 03 2016 18:48:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4401261 +E-mail/Text: dehartstaff@pamd13trustee.com Aug 03 2016 18:44:01 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4401262 +EDI: CHASE.COM Aug 03 2016 18:48:00 CHASE, 800 BROOKSEDGE BLVD,
WESTERVILLE, OH 43081-2822
4401265 EDI: RMSC.COM Aug 03 2016 18:48:00 GECRB/CARE, ATTN: BANKRUPTCY DEPT, PO BOX 960061,
ORLANDO, FL 32896-0661
4401269 EDI: IRS.COM Aug 03 2016 18:48:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4401270 EDI: NFCU.COM Aug 03 2016 18:48:00 NAVY FCU, PO BOX 3502, MERRIFIELD, VA 22119-3502
4411159 +EDI: NFCU.COM Aug 03 2016 18:48:00 Navy Federal Credit Union, PO Box 3000,
Merrifield, VA 22119-3000
4449125 EDI: PRA.COM Aug 03 2016 18:48:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4401274 +E-mail/Text: cop@santander.us Aug 03 2016 18:43:46 SOVEREIGN BANK, 601 PENN STREET,
READING, PA 19601-3544
4401266 +EDI: RMSC.COM Aug 03 2016 18:48:00 SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

tr* +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
tr* +Lawrence V. Young (Trustee), CGA Law Firm, 135 North George Street, York, PA 17401-1132
cr* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4505735* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4505736* +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2016 at the address(es) listed below:

Dorothy L Mott on behalf of Joint Debtor Jennifer Lynn Daggs DorieMott@aol.com,
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Dorothy L Mott on behalf of Debtor Steven Michael Daggs DorieMott@aol.com,
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as Trustee for
American General Mortgage Loan Trust 2009-1, American General Mortgage Pass-Through Certificates,
Series 2009-1 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Steven Michael Daggs	Social Security number or ITIN	xxx-xx-5040
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Jennifer Lynn Daggs	Social Security number or ITIN	xxx-xx-4270
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 October 31, 2013
Case number:	1:13-bk-05648-MDF	Date case converted to chapter	7 July 25, 2016

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Steven Michael Daggs	Jennifer Lynn Daggs
2. All other names used in the last 8 years	dba West Shore Fencers Club	dba Kerensamere Studios
3. Address	418 Hidden Valley Road New Cumberland, PA 17070	418 Hidden Valley Road New Cumberland, PA 17070
4. Debtor's attorney Name and address	Dorothy L Mott 125 State Street Harrisburg, PA 17101	Contact phone 717 232-6650 Email: DorieMott@aol.com
5. Bankruptcy trustee Name and address	Lawrence V. Young (Trustee) CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: lyoung@cgalaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building PO Box 908 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: August 3, 2016
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 14, 2016 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: November 13, 2016 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	